OFFER MORE COMPLETE PROFESSIONAL AND POLLUTION LIABILITY COVERAGE.

CONTRACTORS PROFESSIONAL AND PROTECTIVE INDEMNITY PLUS (CPPI+) COVERAGE

BRIDGING COVERAGE GAPS FOR CONTRACTORS

The Hartford is pleased to provide a professional and pollution coverage offering for contractors. Called CPPI+, this product is designed to:

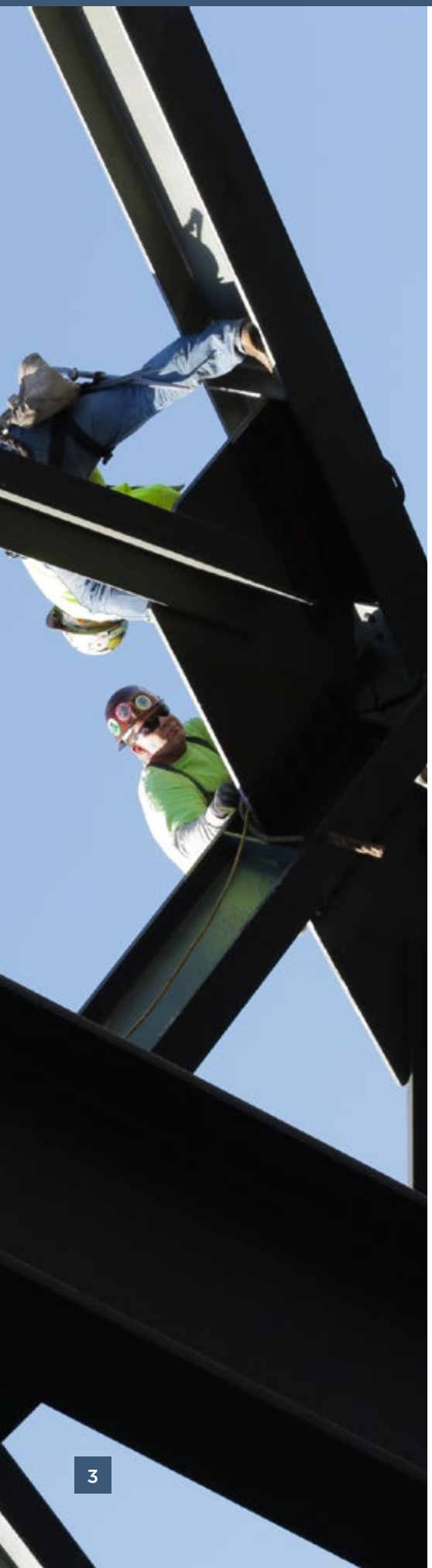
- **Meet the needs of contractors** that self-perform or subcontract out design or other professional services.
- **Close a coverage gap – and complement our General Liability Choice® policy** – by providing eight primary coverage options:
  - » Coverage A – Contractors Professional Liability
  - » Coverage B – Contractors Protective Indemnity
  - » Coverage C – Professional Rectification Expense
  - » Coverage D – Construction Job Site Pollution
  - » Coverage E – Pollution Emergency Mitigation Expense
  - » Coverage F – Construction-Related Transportation Pollution
  - » Coverage G – Non-Owned Disposal Site (NODS) Pollution
  - » Coverage H – Pollution Legal Liability – Covered Owned Location
- **Offer contractors the freedom to tailor the protection they need** with supplemental coverages that are offered with a sublimit and no self-insured retention or deductible.

DEDICATED UNDERWRITERS TO ASSIST YOU

To help you grow and service your CPPI+ book of business, we've provided a dedicated underwriting team to assist you. Contact information for your CPPI+ underwriters can be found on the back page.

MAY BE OFFERED ON A NON-ADMITTED BASIS

THE HARTFORD



CPPI+ FACT SHEET

PRIMARY COVERAGE OPTIONS

The Hartford's CPPI+ coverage options include:

- **Coverage A – Contractors Professional Liability** provides comprehensive third-party liability coverage to contractors that perform or contract for design-related or other professional services. Covering loss and claim expenses arising from an actual or alleged negligent act, error or omission in the rendering of or failure to render professional services.
- **Coverage B – Contractors Protective Indemnity** provides comprehensive first-party protective indemnity coverage to contractors that subcontract design-related or professional services to other professionals, such as designers, architects or engineers. Provides the contractor with an excess layer of indemnity protection over the design professional's errors and omissions coverage.
- **Coverage C – Professional Rectification Expense** covers costs incurred by the contractor for corrective actions to rectify design errors that would otherwise result in a professional liability claim if not corrected.
- **Coverage D – Construction Job Site Pollution** – Covers damages for bodily injury, property damage, environmental damage, natural resource damage and associated remediation costs that result from a pollution incident caused by covered or completed operations at a construction job site.
- **Coverage E – Pollution Emergency Mitigation Expense** – Covers expenses to mitigate a pollution incident caused by covered operations at a construction job site.
- **Coverage F – Construction-Related Transportation Pollution** – Covers damages for bodily injury, property damage, environmental damage, natural resource damage and associated remediation costs resulting from a pollution incident that takes place during the course of transportation to or from a covered owned location or a construction job site.
- **Coverage G – Non-Owned Disposal Site (NODS) Pollution** – Covers damages for bodily injury, property damage, environmental damage, natural resource damage and associated remediation costs that result from a pollution incident on, at, under or migrating from a non-owned disposal site.
- **Coverage H – Pollution Legal Liability – Covered Owned Location** covers damages for bodily injury, property damage, environmental damage, natural resource damage and associated remediation costs that result from a pollution incident which begins and ends within 10 days and is on, at, under or migrating from a covered owned location.

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CPPI+ FACT SHEET CONTINUED

SUPPLEMENTAL COVERAGES

Our CPPI+ also offers several supplemental coverages that give contractors the freedom to tailor the coverage they need. Offered with a sublimit and no self-insured retention or deductible, our supplemental coverages include:

- **Litigation Attendance Expense** – Reimburses loss of earnings and expenses incurred while attending a hearing, deposition or trial.
- **Subpoena Expense** – Covers the retention of counsel and associated expenses incurred to respond to a subpoena including expenses related to production of documents and giving testimony.
- **Corporate Reputation Rehabilitation Expense** – Reimburses expenses charged by a public relations firm to restore an insured's corporate reputation.
- **Americans with Disabilities Act (ADA) and Fair Housing Act (FHA) Proceedings Expense** – Covers the retention of counsel and associated expenses incurred to respond to a regulatory or administrative action brought under the ADA or FHA.
- **Disciplinary Proceedings Expense** – Covers the retention of counsel and associated expenses incurred in disciplinary proceedings.

TARGET CUSTOMERS

Classes

- General contractors
- Design-build firms
- Construction manager at risk
- Construction manager agency
- Alternative energy, site prep/excavation, bridges, highway/street and road, steel erection, utility, industrial, HVAC, carpentry, plumbing, drywall, electrical, painting, masonry, communications

Projects

- Commercial, industrial, healthcare, offices, schools/colleges, shopping centers, retail, airports, apartments, recreational/sports, energy, state/municipality, manufacturing, heavy highway/street and road

PROGRAM PARAMETERS

- Limits up to $25 million
- Self-insured retention (SIR) programs; starting at $25,000 for CPPI and $5,000 for CPL
- Minimum premium of $12,500
- CPPI and CPPI+ can be offered as stand-alone coverage on a practice or project-specific basis
- May be offered on a non-admitted basis

EXCESS COVERAGE AVAILABLE

Excess of Professional and Pollution policies:

- Excess limits up to $25 million
- Follow-Form

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CPPI+ FACT SHEET CONTINUED

MORE COMPLETE COVERAGE, ALL IN ONE PLACE

With our CPPI+ product and dedicated underwriting team to assist you, you can offer your contractor clients a more complete package of coverages – all from The Hartford.

- **General Liability** – through our General Liability Choice® policy; including our contractors broad form endorsement
- **Professional Liability** – through our Contractors Professional and Protective Indemnity (CPPI) coverage
- **Pollution Liability** – through our Contractors Pollution Liability (CPL) coverage
- **Professional and Pollution Liability** – through our Contractors Professional and Protective Indemnity Plus (CPPI+) coverage
- **Commercial Auto**
- **Workers' Compensation**
- **Contract Surety Bonds**
- **Inland Marine, including Builders Risk, Contractors Equipment and Installation**
- **Umbrella Liability**
- **Owners & Contractors Protective Liability**
- **Property**
- **Railroad Protective Liability**

COMMITTED TO CONSTRUCTION

We demonstrate our commitment through our:

- Complete coverage offerings
- Proven-effective risk engineering programs
- Contract management support
- Superior claims services

THE HARTFORD CONSTRUCTION GROUP – PARTNERING WITH YOU TO BUILD AMERICA®

In partnership with insurance professionals, we deliver products and services that enable America's best contractors to manage risk and achieve financial stability.

YOUR DEDICATED CPPI+ UNDERWRITER – CALL TODAY.

I can assist you in closing coverage gaps for your contractor clients with The Hartford's Contractors Professional and Protective Indemnity Plus (CPPI+) coverage. Contact me today.

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THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

General Product Description

This general product description is informational only and designed for insurance producers. It is neither an offer to sell nor a solicitation to purchase any particular insurance product, and may not be disseminated to the general public. This general product description outlines the coverage(s) that may be afforded under a policy from The Hartford. All policies should be examined carefully for suitability and to identify all exclusions, limitations, and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

About Surplus Lines Coverage

The coverage(s) identified in this general product description may be written on a surplus lines basis. Eligibility for surplus insurance coverage is subject to state regulation and requires the use of a licensed surplus lines broker. Surplus lines insurance policies are generally not protected by state guaranty funds. Policies should be examined carefully for suitability and to identify all exclusions, limitations, and other terms and conditions. Surplus lines coverage is underwritten by Pacific Ins. Co. Ltd (except in CT and HI) and Hartford Ins. Co. of Illinois in CT and HI.

About The Hartford Underwriting Companies

The coverage(s) identified in this general product description may be underwritten by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. **In Texas and California, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Navigators Insurance Company, Navigators Specialty Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.**

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.

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